

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Alfonso Mercado  
Debtor

Case No. 18-00339-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: TWilson  
Form ID: 318

Page 1 of 1  
Total Noticed: 20

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db +Alfonso Mercado, c/o G. Olivera, 126 Fisher Avenue, Middletown, PA 17057-1111  
tr +Lawrence G. Frank (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621  
5017050 +ADMIRALS BANK, Bankruptcy Notices, 200 Clarendon Street, 22Fl., Boston, MA 02116-5051  
5017053 +HUD FINANCIAL OPERATIONS CENTER, 52 CORPORATE CIRCLE, ALBANY, NY 12203-5166  
5017054 +HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200,  
OKLAHOMA CITY, OK 73102-2811  
5017056 PHOENIX FINANCIAL SERVICE, PO BOX 361450, INDIANAPOLIS, IN 46236-1450  
5017058 +ROUNDPOINT MORTGAGE SERVICING CORP, 5032 PARKWAY PLAZA BLVD, SUITE 200,  
CHARLOTTE, NC 28217-1934  
5017059 SCHUMACHER CLINICAL PARTNER, MSC 315 PO BOX 2955, SAN ANTONIO, TX 78299-2955  
5017060 +SUNBURY MUNICIPAL AUTHORITY, 462 SOUTH FOURTH STREET, SUNBURY, PA 17801-3134  
5017063 THE GARDENS AT BLUE RIDGE, GGNSC ADMIN SERVICES LLC - PAYROLL, 1000 FIANNA WAY,  
FORT SMITH, AR 72919-2116  
5017064 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,  
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751  
5017065 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,  
HARRISBURG, PA 17121-0751  
5017066 UNITED ONLINE COLLECTIONS, PO BOX 5006-BD, WOODLAND HILLS, CA 91365

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5017051 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 18:55:18 COMM OF PA DEPT OF REVENUE,  
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946  
5017052 EDI: DISCOVER.COM May 17 2018 23:59:00 DISCOVER BANK, 12 READS WAY,  
NEW CASTLE, DE 19720  
5017055 EDI: IRS.COM May 17 2018 22:59:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
5017057 EDI: PRA.COM May 17 2018 22:58:00 PORTFOLIO RECOVERY ASSOCIATES LLC, BK NOTICES,  
PO BOX 41067, NORFOLK, VA 23541  
5017543 +EDI: PRA.COM May 17 2018 22:58:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5017061 +EDI: RMSC.COM May 17 2018 22:59:00 SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001  
5017062 E-mail/Text: amccoy@synerpriseconsulting.com May 17 2018 18:55:22 SYNERPRISE CONSULTING SVC,  
PO BOX 957, MISSION, KS 66201-0957  
TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

Dorothy L Mott on behalf of Debtor 1 Alfonso Mercado DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
James Warmbrodt on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
bkgroup@kmllawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Alfonso Mercado**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9563**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:18-bk-00339-JJT**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alfonso Mercado

By the  
court:

May 17, 2018



Honorable John J. Thomas  
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**